



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [DOLLAR MUTUAL BANCORP](#)

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [11,250,330](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DOLLAR MUTUAL BANCORP](#)
[20 STANWIX STREET](#)
[PITTSBURGH, PA 15222](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	11,305,635			10,078,921			11,054,377			9,603,220			8,746,404		
Net income (\$000)	11,545			9,523			47,343			62,452			70,711		
Number of BHCs in peer group	134			133			130			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.52	2.55	42	2.50	2.67	32	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
+ Non-interest income	0.37	0.97	15	0.38	1.13	11	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
- Overhead expense	2.30	2.18	64	2.33	2.28	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
- Provision for credit losses	0.07	0.04	71	0.12	-0.12	86	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
+ Securities gains (losses)	0.01	0	86	0.06	0.01	92	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	0.52	1.35	7	0.49	1.78	1	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Net operating income	0.41	1.03	8	0.38	1.36	2	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Net income	0.41	1.02	8	0.38	1.35	2	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.86	2.96	40	3	3.18	36	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense	0.25	0.20	74	0.42	0.29	76	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent)	2.61	2.75	37	2.58	2.88	27	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.09	48	0.09	0.16	41	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Earnings coverage of net loan and lease losses (X)	20	38.54	53	9.10	25.70	35	13.95	39.72	35	12.26	33.55	34	11	22.46	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67	1.20	12	0.69	1.49	7	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.67	1.17	14	0.69	1.47	7	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.47	80	1.09	0.70	85	0.85	0.49	87	1.04	0.67	77	0.42	0.56	40
30–89 days past due loans and leases / Total loans and leases	0.23	0.32	42	0.63	0.33	85	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
Liquidity and Funding															
Net noncore funding dependence	0.81	-1.97	63	0.90	-0.51	56	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	-5.33	-6.65	48	-7.97	-6.88	44	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Net loans and leases / Total assets	69.36	59.31	76	70.22	60.99	79	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Capitalization															
Tier 1 leverage ratio	10.40	9.06	82	11.47	9.15	91	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Holding company equity capital / Total assets	9.61	10.29	40	10.92	10.72	53	10.21	10.71	43	11.34	10.51	64	11.90	11.37	57
Total equity capital (including minority interest) / Total assets	9.61	10.40	37	10.92	10.85	52	10.21	10.82	41	11.34	10.57	63	11.90	11.43	55
Common equity tier 1 capital / Total risk-weighted assets	17.53	12.21	91	19.88	12.57	96	17.41	12.42	90	19.88	12.44	96	18.66	12.50	91
Net loans and leases / Equity capital (X)	7.22	5.82	80	6.43	5.73	68	6.65	5.53	73	6.46	6.79	43	6.76	6.55	57
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			39.66			93.20	
Growth Rates															
Assets	8.83	9.35	64	11.35	16.49	41	14.33	10.50	74	9.77	16.11	24	6.21	8.66	43
Equity capital	-4.28	4.03	27	5.68	9.13	42	2.90	7.46	33	4.59	8.42	27	8.52	12.19	33
Net loans and leases	7.50	6.29	61	-1.86	7.22	28	5.92	3.36	66	-0.08	9.99	15	5.33	8.63	40
Noncore funding	-23.28	-10.65	31	-19.71	-25.09	61	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	98.89	103.47	28	99.95	102.85	33	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Cash from ops + noncash items + op expense / Op expense + dividends	0.36	125.04	13	0	98.58	14	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	68,843	65,883	275,876	278,187	302,882	4.49	
Income from lease financing receivables.....	6	7	52	31	40	-14.29	
Fully taxable income on loans and leases.....	68,675	65,734	275,244	277,556	302,166	4.47	
Tax-exempt income on loans and leases.....	174	156	684	662	756	11.54	
Estimated tax benefit on income on loans and leases.....	34	53	164	178	222	-36.98	
Income on loans and leases (tax equivalent).....	68,883	65,943	276,092	278,396	303,144	4.46	
Investment interest income (tax equivalent).....	8,599	6,790	28,959	27,942	32,430	26.65	
Interest on balances due from depository institutions.....	286	193	1,124	1,666	3,574	48.19	
Interest income on other earning assets.....	261	166	882	782	1,496	57.23	
Total interest income (tax equivalent).....	78,029	73,092	307,057	308,786	340,644	6.75	
Interest on time deposits of \$250K or more	250	459	1,468	3,656	4,768	-45.53	
Interest on time deposits < \$250K.....	1,748	3,163	9,905	20,222	25,737	-44.74	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,792	2,680	9,638	18,656	35,106	-33.13	
Interest on other borrowings and trading liabilities.....	3,089	3,885	14,793	17,169	17,294	-20.49	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	6,879	10,187	35,804	59,703	82,905	-32.47	
Net interest income (tax equivalent).....	71,150	62,905	271,253	249,083	257,739	13.11	
Non-interest income.....	10,451	9,672	45,031	45,613	45,763	8.05	
Adjusted operating income (tax equivalent)	81,601	72,577	316,284	294,696	303,502	12.43	
Overhead expense.....	65,004	58,612	249,123	214,521	205,275	10.91	
Provision for credit losses.....	2,008	3,000	7,417	13,000	5,650		
Securities gains (losses)	147	1,450	1,988	13,971	461	-89.86	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	14,702	12,415	61,721	81,146	93,038	18.42	
Applicable income taxes	3,044	2,745	13,852	18,086	21,250	10.89	
Tax equivalent adjustments	113	147	526	608	1,077	-23.13	
Applicable income taxes (tax equivalent).....	3,157	2,892	14,378	18,694	22,327	9.16	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	11,545	9,523	47,343	62,452	70,711	21.23	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	11,545	9,523	47,343	62,452	70,711	21.23	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	11,545	9,523	47,343	62,452	70,711	21.23	
Investment securities income (tax equivalent).....	8,599	6,790	28,959	27,942	32,430	26.65	
US Treasury and agency securities (excluding mortgage-backed securities)	390	465	1,483	2,030	4,131	-16.13	
Mortgage-backed securities	4,983	3,174	15,041	10,277	8,832	56.99	
All other securities	3,226	3,151	12,435	15,635	19,467	2.40	
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.75	51	2.90	2.96	46	2.78	2.85	43	3.22	3.53	18	3.89	4.19	26
Less: Interest expense	0.24	0.19	76	0.40	0.27	79	0.32	0.23	77	0.62	0.54	64	0.95	0.95	49
Equals: Net interest income (tax equivalent)	2.52	2.55	42	2.50	2.67	32	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
Plus: Non-interest income	0.37	0.97	15	0.38	1.13	11	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
Equals: adjusted operating income (tax equivalent)	2.89	3.56	13	2.88	3.87	7	2.86	3.70	8	3.07	3.96	18	3.47	4.16	26
Less: Overhead expense	2.30	2.18	64	2.33	2.28	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Less: Provision for credit losses	0.07	0.04	71	0.12	-0.12	86	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	86	0.06	0.01	92	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	0.52	1.35	7	0.49	1.78	1	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Less: Applicable income taxes (tax equivalent)	0.11	0.31	7	0.11	0.40	4	0.13	0.38	7	0.19	0.27	24	0.26	0.35	22
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	45	0	0	45
Equals: Net operating income	0.41	1.03	8	0.38	1.36	2	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.41	1.02	8	0.38	1.35	2	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Memo: Net income (last four quarters)	0.43	1.17	4	0.60	1.07	14	0.43	1.26	3	0.65	0.97	17	0.81	1.19	17
Net income—BHC and noncontrolling (minority) interest	0.41	1.04	7	0.38	1.37	2	0.43	1.27	2	0.65	0.97	17	0.81	1.19	18
Margin Analysis															
Average earning assets / Average assets	96.58	93.16	85	96.84	93.08	88	96.44	93.08	85	96.29	93.47	85	97.43	93.22	95
Average interest-bearing funds / Average assets	72.36	60.43	85	73.23	62.97	84	71.28	61.99	81	73.74	68.25	70	73.48	70.66	61
Interest income (tax equivalent) / Average earning assets	2.86	2.96	40	3	3.18	36	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense / Average earning assets	0.25	0.20	74	0.42	0.29	76	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent) / Average earning assets	2.61	2.75	37	2.58	2.88	27	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Yield or Cost															
Total loans and leases (tax equivalent)	3.55	3.88	31	3.61	4.05	27	3.58	4.01	27	3.70	4.28	14	4.21	4.98	11
Interest-bearing bank balances	0.16	0.18	28	0.09	0.10	26	0.13	0.14	34	0.31	0.32	57	1.85	2.26	25
Federal funds sold and reverse repos		0.28			0.26			0.25		0.57	0.43	71		2.02	
Trading assets		0.43			0.39			0.45			0.80			0.49	
Total earning assets	2.85	2.93	44	2.99	3.15	38	2.88	3.04	34	3.33	3.80	14	3.98	4.47	14
Investment securities (tax equivalent)	1.40	1.78	17	1.64	1.84	37	1.39	1.77	24	2.33	2.32	54	2.83	2.74	57
US Treasury and agency securities (excluding mortgage-backed securities)	0.99	1.09	44	1.84	1.30	76	1.57	1.14	80	2.05	1.87	61	2.22	2.54	35
Mortgage-backed securities	1.21	1.67	7	1.04	1.60	9	1.04	1.57	6	1.79	2.05	28	3.02	2.54	90
All other securities	1.80	2.75	17	2.34	2.93	31	2	2.81	26	2.97	3.24	54	2.94	3.80	20
Interest-bearing deposits	0.17	0.16	60	0.32	0.26	70	0.24	0.21	66	0.58	0.62	45	0.99	1.13	37
Time deposits of \$250K or more	0.50	0.48	54	0.99	0.82	66	0.74	0.66	62	1.77	1.60	66	2.38	2.13	76
Time deposits < \$250K	0.68	0.44	81	1.21	0.78	85	0.91	0.62	80	1.77	1.49	78	2.06	1.91	60
Other domestic deposits	0.11	0.13	55	0.20	0.17	67	0.17	0.15	64	0.39	0.36	62	0.85	0.86	53
Foreign deposits		0.14			0.13			0.14			1.24			2.53	
Federal funds purchased and repos	0.06	0.16	22	0.10	0.18	44	0.08	0.17	39	0.31	0.37	57	1.11	1.23	50
Other borrowed funds and trading liabilities	2.11	1.14	86	2.15	1.38	76	2.03	1.27	78	2.13	0.55	89	2.20	1.03	71
All interest-bearing funds	0.34	0.31	66	0.55	0.42	71	0.45	0.37	67	0.84	0.79	58	1.29	1.34	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses																
Total non-interest income		10,451		9,672		45,031		45,613		45,763						
Fiduciary activities income		0		0		0		0		0						
Service charges on deposit accounts - domestic		4,026		3,221		14,877		12,882		14,848						
Trading revenue.....		1		0		0		8		2						
Investment banking fees and commissions.....		150		0		294		0		0						
Insurance activities revenue.....		283		523		1,668		1,748		1,284						
Venture capital revenue.....		0		0		0		0		0						
Net servicing fees		-83		20		111		-1		1,511						
Net securitization income		0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....		240		263		1,213		9,028		4,782						
Other non-interest income.....		5,834		5,645		26,868		21,948		23,336						
Total overhead expenses		65,004		58,612		249,123		214,521		205,275						
Personnel expense.....		33,571		28,947		129,150		110,962		114,861						
Net occupancy expense.....		15,581		14,401		57,421		48,713		44,911						
Goodwill impairment losses		0		13		-4		52		52						
Amortization expenses and impairment loss (other intangible assets).....		172		64		530		296		338						
Other operating expenses.....		15,680		15,187		62,026		54,498		45,113						
Fee income on mutual funds and annuities.....		149		0		0		0		0						
Memoranda																
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0						
Number of equivalent employees		1,485		1,386		1,515		1,407		1,378						
Average personnel expense per employee.....		22.61		20.89		85.25		78.86		83.35						
Average assets per employee.....		7,613.22		7,271.95		7,296.62		6,825.32		6,347.17						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Mutual fund fee income / Non-interest income		1.43	2.26	46	0	2.10	11	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income		79.77	61.09	92	80.92	59.31	95	78.90	59.28	96	72.94	61.22	90	67.88	61.79	78
Percent of Average Assets																
Total overhead expense		2.30	2.18	64	2.33	2.28	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Personnel expense.....		1.19	1.21	49	1.15	1.28	35	1.17	1.21	42	1.16	1.42	29	1.31	1.50	36
Net occupancy expense.....		0.55	0.23	97	0.57	0.24	97	0.52	0.23	98	0.51	0.30	93	0.51	0.32	93
Other operating expenses.....		0.56	0.71	35	0.61	0.73	42	0.57	0.72	31	0.57	0.73	25	0.52	0.76	19
Overhead less non-interest income		1.93	1.18	92	1.94	1.10	94	1.85	1.10	96	1.76	1.44	77	1.82	1.65	63
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense		79.66	60.59	92	80.76	58.69	96	78.77	58.83	96	72.79	58.93	93	67.64	59.91	82
Personnel expense.....		41.14	33.94	84	39.88	33.28	84	40.83	32.93	88	37.65	33.88	77	37.85	34.17	70
Net occupancy expense.....		19.09	6.43	98	19.84	6.42	99	18.15	6.23	99	16.53	7.04	98	14.80	7.50	98
Other operating expenses.....		19.43	19.35	54	21.03	18.45	75	19.78	19.18	56	18.61	17.57	62	14.99	17.93	26
Total non-interest income		12.81	26.24	18	13.33	28.42	16	14.24	27.67	18	15.48	23.45	29	15.08	19.83	35
Fiduciary activities income		0	2.31	13	0	2.15	12	0	2.20	13	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts		4.93	3.51	71	4.44	3.21	75	4.70	3.27	75	4.37	2.67	81	4.89	3.21	82
Trading revenue.....		0	0.53	56	0	0.97	24	0	0.62	27	0	0.10	75	0	0.07	80
Investment banking fees and commissions.....		0.18	2.33	21	0	2.51	7	0.09	2.58	17	0	1.03	17	0	0.91	19
Insurance activities revenue.....		0.35	0.38	71	0.72	0.38	78	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0	48	0	0	50
Net servicing fees		-0.10	1.49	1	0.03	0.99	30	0.04	0.60	29	0	0	31	0.50	0.22	79
Net securitization income		0	0	48	0	0.01	45	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets		0.29	1.74	28	0.36	3.74	21	0.38	3.30	20	3.06	5.55	52	1.58	2.27	60
Other non-interest income.....		7.15	8.92	46	7.78	8.65	54	8.49	9.27	55	7.45	7.76	54	7.69	7.41	58
Overhead less non-interest income		66.85	33.42	96	67.43	29.66	98	64.53	30.52	98	57.32	34.63	95	52.56	39.47	85
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.70	20.83	50	22.11	21.04	60	22.44	21.18	64	22.29	20.30	58	22.84	21.51	57
Applicable income tax + TE / Pretax net operating income + TE		21.47	22.92	33	23.29	22.74	57	23.30	22.67	60	23.04	22.51	51	24	23.31	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	6,892,155	6,066,477	6,827,556	6,120,964	6,299,041	13.61	
Commercial and industrial loans	675,313	957,733	631,256	902,040	716,351	-29.49	
Loans to individuals	260,406	264,674	262,802	274,820	279,824	-1.61	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	7	0	8	0	0	0	
Other loans and leases	28,215	20,123	28,373	19,392	22,429	40.21	
Less: Unearned income	87	0	65	0	0	0	
Loans and leases, net of unearned income	7,856,009	7,309,007	7,749,930	7,317,216	7,317,645	7.48	
Less: Allowance for loan and lease losses	52,632	50,280	51,454	48,957	43,586	4.68	
Net loans and leases	7,803,377	7,258,727	7,698,476	7,268,259	7,274,059	7.50	
Debt securities that reprice or mature in over 1 year	2,117,102	1,585,431	2,121,186	1,144,744	769,321	33.53	
Mutual funds and equity securities	695	0	729	0	72,278		
Subtotal	9,921,174	8,844,158	9,820,391	8,413,003	8,115,658	12.18	
Interest-bearing bank balances	602,860	886,622	826,102	842,084	395,878	-32.00	
Federal funds sold and reverse repos	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	259,927	263,153	266,243	293,872	249,661	-1.23	
Trading assets	0	0	0	0	0	0	
Total earning assets	10,783,961	9,993,933	10,912,736	9,548,959	8,761,197	7.91	
Non-interest-bearing cash and due from depository institutions	74,282	67,220	67,697	69,192	71,595	10.51	
Premises, fixed assets, and leases	127,514	121,351	123,890	113,845	106,175	5.08	
Other real estate owned	115	696	397	823	1,079	-83.48	
Investment in unconsolidated subsidiaries	0	0	0	0	47		
Intangible and other assets	264,458	154,437	244,647	193,980	103,142	71.24	
Total assets	11,250,330	10,337,637	11,349,367	9,926,799	9,043,235	8.83	
Quarterly average assets	11,305,635	10,078,921	11,364,365	9,852,081	9,032,236	12.17	
Average loans and leases (YTD)	7,767,161	7,299,651	7,717,596	7,516,386	7,199,735	6.40	
Memoranda							
Loans held-for-sale	1,930	931	1,655	3,909	19,915	107.30	
Loans not held-for-sale	7,854,079	7,308,076	7,748,275	7,313,307	7,297,730	7.47	
Real estate loans secured by 1–4 family	5,143,149	4,625,953	5,084,975	4,685,911	5,130,819	11.18	
Commercial real estate loans	1,748,702	1,440,524	1,742,271	1,435,053	1,168,222	21.39	
Construction and land development	590,073	538,255	584,666	541,248	364,327	9.63	
Multifamily	278,436	226,482	277,299	222,768	117,865	22.94	
Nonfarm nonresidential	880,193	675,787	880,306	671,037	686,030	30.25	
Real estate loans secured by farmland	304	0	310	0	0	0	
Total investment securities	2,377,724	1,848,584	2,388,158	1,438,616	1,091,260	28.62	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	153,605	102,098	95,813	93,833	124,883	50.45	
Municipal securities	400,628	194,222	409,367	137,599	112,800	106.27	
Mortgage-backed securities	1,537,386	1,198,725	1,594,096	813,090	294,849	28.25	
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	285,410	353,539	288,153	394,094	486,450	-19.27	
Mutual funds and equity securities	695	0	729	0	72,278		
Available-for-sale securities	2,352,790	1,816,001	2,361,693	1,404,308	1,048,329	29.56	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	153,605	102,098	95,813	93,833	124,883	50.45	
Municipal securities	400,628	194,222	409,367	137,599	112,800	106.27	
Mortgage-backed securities	1,513,147	1,166,142	1,568,360	778,782	251,918	29.76	
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	285,410	353,539	288,153	394,094	486,450	-19.27	
Mutual funds and equity securities	0	0	0	0	72,278		
Held-to-maturity securities appreciation (depreciation)	378	730	532	615	1,539	-48.22	
Available-for-sale securities appreciation (depreciation)	-143,118	-12,155	-21,398	22,774	12,317		
Structured notes, fair value	0	0	0	0	0	0	
Pledged securities	714,906	570,151	766,862	574,373	377,380	25.39	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	1,957,146	1,640,798	1,931,222	1,493,771	1,167,231	19.28		
NOW, ATS and transaction accounts	3,628,687	2,339,276	3,537,580	2,195,275	1,703,098	55.12		
Time deposits less brokered deposits < \$250K	898,463	769,980	893,072	811,105	863,517	16.69		
MMDA and other savings accounts	2,685,484	3,183,723	2,688,452	2,941,192	2,655,436	-15.65		
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	9,169,780	7,933,777	9,050,326	7,441,343	6,389,282	15.58		
Time deposits of \$250K or more	199,090	172,335	204,725	199,094	212,402	15.52		
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	77,540	98,379	112,299	96,921	99,628	-21.18		
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	91,386	175,000	92,491	175,000	225,000	-47.78		
Other borrowings w/remaining maturity over 1 year	484,222	538,366	498,467	554,333	635,557	-10.06		
Brokered deposits < \$250K	91,289	245,696	178,779	265,772	356,518	-62.84		
Noncore funding	943,527	1,229,776	1,086,761	1,291,120	1,529,105	-23.28		
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0		
Other liabilities	56,152	44,845	54,047	68,774	48,640	25.21		
Total liabilities	10,169,459	9,208,398	10,191,134	8,801,237	7,967,027	10.44		
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0	0		
Common stock	10	0	10	0	0	0		
Common surplus	1,189,677	1,138,832	1,189,677	1,139,245	1,079,136	4.46		
Retained earnings	17,046	18,537	5,501	8,600	6,257	-8.04		
Accumulated other comprehensive income	-125,862	-28,130	-36,955	-22,283	-9,185			
Other equity capital components	0	0	0	0	0	0		
Total holding company equity capital	1,080,871	1,129,239	1,158,233	1,125,562	1,076,208	-4.28		
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0		
Total equity capital, including minority interest	1,080,871	1,129,239	1,158,233	1,125,562	1,076,208	-4.28		
Total liabilities and capital	11,250,330	10,337,637	11,349,367	9,926,799	9,043,235	8.83		
Memoranda								
Non-interest-bearing deposits	1,957,146	1,640,798	1,931,222	1,493,771	1,167,231	19.28		
Interest-bearing deposits	7,503,013	6,711,010	7,502,608	6,412,438	5,790,971	11.80		
Total deposits	9,460,159	8,351,808	9,433,830	7,906,209	6,958,202	13.27		
Long-term debt that reprices within 1 year	0	0	0	0	0	0		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,158,233	1,125,562	1,125,562	1,076,208	991,743			
Accounting restatements	0	0	0	0	0	0		
Net income	11,545	9,523	47,343	62,452	70,711			
Net sale of new perpetual preferred stock	0	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0	0		
Change in other comprehensive income	-88,907	-5,846	-14,672	-13,098	13,754			
Changes in debit to ESOP liability	0	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0	0		
Holding company equity capital, ending balance	1,080,871	1,129,239	1,158,233	1,125,562	1,076,208			

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	61.26	37.11	88	58.68	36.10	91	60.16	36.25	90	61.66	48.33	81	69.65	52.67	87
Commercial and industrial loans	6	10.78	23	9.26	13.88	24	5.56	10.76	19	9.09	13.47	33	7.92	11.45	38
Loans to individuals	2.31	3.61	60	2.56	3.42	61	2.32	3.36	61	2.77	2.29	74	3.09	2.71	72
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.17	25	0	0.19	10	0	0.18	24	0	0.43	17	0	0.53	17
Other loans and leases.....	0.25	4.19	8	0.19	4.29	5	0.25	4.47	7	0.20	1.39	54	0.25	1.08	51
Net loans and leases.....	69.36	59.31	76	70.22	60.99	79	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Debt securities over 1 year.....	18.82	19.47	51	15.34	16.70	46	18.69	19.46	51	11.53	13.53	43	8.51	13.66	23
Mutual funds and equity securities	0.01	0.06	35	0	0.06	14	0.01	0.06	38	0	0.05	22	0.80	0.06	95
Subtotal	88.19	80.04	82	85.55	78.43	79	86.53	79.22	77	84.75	83.47	50	89.74	86.76	72
Interest-bearing bank balances	5.36	7.18	41	8.58	9.08	50	7.28	8.50	47	8.48	6.78	65	4.38	2.97	71
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	2.31	1.65	68	2.55	1.59	78	2.35	1.56	72	2.96	2.03	72	2.76	2.10	71
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	95.85	91.28	94	96.68	91.48	98	96.15	91.77	94	96.19	92.98	93	96.88	92.39	98
Non-interest cash and due from depository institutions.....	0.66	0.96	23	0.65	1	24	0.60	0.82	28	0.70	1.07	28	0.79	1.14	26
Other real estate owned.....	0	0.01	31	0.01	0.02	38	0	0.01	39	0.01	0.03	45	0.01	0.04	43
All other assets.....	3.49	7.70	5	2.67	7.44	2	3.25	7.35	5	3.11	5.87	8	2.33	6.41	1
Memoranda															
Short-term investments	7.67	10.28	41	11.12	11.92	55	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities)	1.37	0.79	75	0.99	0.73	70	0.84	0.82	64	0.95	1.28	56	1.38	1.25	60
Municipal securities	3.56	1.72	78	1.88	1.77	60	3.61	1.73	78	1.39	2.96	42	1.25	2.58	39
Mortgage-backed securities	13.67	14.04	54	11.60	12.38	48	14.05	14.14	54	8.19	8.52	55	3.26	9.38	14
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	2.54	0.55	91	3.42	0.46	95	2.54	0.53	93	3.97	0.60	94	5.38	0.53	96
Loans held-for-sale.....	0.02	0.40	27	0.01	0.46	17	0.01	0.55	25	0.04	0.58	21	0.22	0.39	59
Loans held for investment	69.81	59.15	77	70.69	61.15	79	68.27	58.06	77	73.67	69.07	64	80.70	72.01	83
Real estate loans secured by 1–4 family	45.72	11.67	97	44.75	11.69	97	44.80	11.46	97	47.20	14.47	96	56.74	16.02	96
Revolving	2.74	1.40	80	2.81	1.51	77	2.70	1.42	77	3.13	1.79	77	3.77	2.24	75
Closed-end, secured by first liens	42	9.94	97	40.84	9.76	97	41.07	9.67	97	42.82	12.11	96	51.41	13.07	96
Closed-end, secured by junior liens	0.97	0.17	94	1.10	0.21	93	1.03	0.17	93	1.26	0.27	97	1.55	0.37	96
Commercial real estate loans	15.54	23.42	30	13.93	22.27	26	15.35	22.69	30	14.46	30.65	8	12.92	33.26	6
Construction and land development	5.24	3.49	71	5.21	3.32	74	5.15	3.34	71	5.45	4.32	66	4.03	5	46
Multifamily.....	2.47	3.52	48	2.19	3.21	42	2.44	3.57	48	2.24	5.03	32	1.30	4.76	16
Nonfarm nonresidential	7.82	15.11	25	6.54	14.77	21	7.76	14.57	25	6.76	19.97	6	7.59	21.85	6
Real estate loans secured by farmland.....	0	0.33	23	0	0.33	8	0	0.30	24	0	0.85	11	0	0.95	11

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	87.73	61.87	90	83	57.91	92	88.10	61.05	93	83.65	69.38	77	86.08	72.74	76
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	87.73	61.87	90	83	57.91	92	88.10	61.05	93	83.65	69.38	77	86.08	72.74	76
Real estate loans secured by 1–4 family.....	65.47	20.07	98	63.29	19.43	98	65.61	19.86	97	64.04	20.91	96	70.12	22.29	96
Revolving	3.92	2.35	77	3.97	2.45	71	3.96	2.43	72	4.24	2.61	76	4.66	3.13	72
Closed-end.....	61.54	17.49	97	59.32	16.76	97	61.65	17.24	97	59.80	17.94	96	65.45	18.71	96
Commercial real estate loans	22.26	38.39	25	19.71	35.36	23	22.48	37.86	25	19.61	44.23	6	15.96	46.16	4
Construction and land development.....	7.51	5.82	65	7.36	5.29	71	7.54	5.65	67	7.40	6.26	64	4.98	6.97	37
1–4 family.....	0.76	1.29	51	1.15	1.05	63	0.89	1.18	58	1.06	1.14	58	0.84	1.47	46
Other	6.75	4.49	70	6.21	4.21	72	6.66	4.40	71	6.34	4.94	71	4.14	5.34	38
Multifamily.....	3.54	5.66	40	3.10	5.08	36	3.58	5.78	38	3.04	7.01	27	1.61	6.42	13
Nonfarm nonresidential	11.20	25	23	9.25	23.47	17	11.36	24.56	24	9.17	29.04	4	9.38	30.59	4
Owner-occupied.....	3.42	8.44	22	2.87	7.93	20	3.37	8.29	22	2.96	10	10	2.95	10.68	8
Other.....	7.78	16.32	24	6.38	15.25	17	7.99	15.94	25	6.21	18.53	7	6.42	19.36	6
Real estate loans secured by farmland.....	0	0.59	21	0	0.56	8	0	0.54	21	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	8.60	18.81	17	13.10	23.16	17	8.15	18.86	13	12.33	19.85	29	9.79	16.16	27
Loans to individuals	3.31	6.52	57	3.62	6.02	58	3.39	6.24	58	3.76	3.53	72	3.82	4	69
Credit card loans	0.76	0.51	80	0.78	0.50	77	0.80	0.53	79	0.85	0.03	99	0.90	0.04	98
Agricultural loans.....	0	0.31	25	0	0.33	10	0	0.34	24	0	0.69	17	0	0.78	17
Other loans and leases.....	0.36	8.03	8	0.28	8.05	5	0.37	8.75	7	0.27	2.07	54	0.31	1.48	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	562.87	395.39	81	502.97	382.51	76	563.53	391.81	83	512.13	473.75	61	558.96	493.53	65
Real estate loans secured by 1–4 family.....	420.03	125.02	97	383.54	124.29	96	419.70	126.06	97	392.06	142.34	95	455.30	151.03	95
Revolving	25.18	14.84	75	24.04	16.14	69	25.33	15.44	72	25.96	17.81	68	30.29	21.25	67
Closed-end.....	394.85	108.83	97	359.49	106.79	96	394.37	108.85	97	366.10	122.21	95	425.01	127.10	95
Commercial real estate loans	142.81	249.33	26	119.43	237.40	22	143.80	245.88	26	120.07	302.08	8	103.67	311.74	6
Construction and land development.....	48.19	36.95	63	44.63	35.26	64	48.26	35.95	66	45.29	42.85	57	32.33	46.63	33
1–4 family.....	4.88	8.02	52	6.97	6.84	60	5.66	7.42	55	6.46	7.52	52	5.47	9.52	45
Other	43.31	28.49	73	37.65	28.01	67	42.59	28.11	73	38.82	33.94	62	26.86	35.90	39
Multifamily.....	22.74	37.99	41	18.78	34.02	35	22.89	38.66	41	18.64	48.67	28	10.46	44.76	14
Nonfarm nonresidential	71.88	160.85	22	56.03	157.71	18	72.66	158.05	21	56.14	198.42	6	60.88	206.64	6
Owner-occupied.....	21.96	53.96	23	17.39	52.99	20	21.57	52.99	23	18.14	67.98	10	19.16	71.54	9
Other	49.92	105.37	26	38.64	102.29	19	51.09	102.54	26	38	125.78	7	41.71	130.65	6
Real estate loans secured by farmland.....	0.02	3.46	21	0	3.50	8	0.03	3.22	22	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	55.15	113.45	21	79.41	145.22	18	52.10	114.45	19	75.47	133.93	25	63.57	106.70	31
Loans to individuals	21.27	36.67	58	21.94	35.91	57	21.69	34.55	59	22.99	22.15	70	24.83	24.83	70
Credit card loans	4.87	2.64	80	4.75	2.59	79	5.14	2.77	80	5.19	0.20	99	5.84	0.24	98
Agricultural loans.....	0	1.66	26	0	1.94	10	0	1.86	24	0	4.17	17	0	4.86	17
Other loans and leases.....	2.30	47.86	8	1.67	47.52	6	2.34	51.06	7	1.62	13.62	54	1.99	10.25	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.84	30.57	25	16.84	27.81	23	19.11	30.07	25	16.65	34	10	13.01	35.38	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.85	198.65	29	102.04	185.94	25	122.23	195.33	30	101.93	232.08	9	84.50	239.13	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	142.81	256.17	25	119.43	243.39	20	143.80	252.85	25	120.07	304.52	8	103.67	315.15	5

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	7.67	10.28	41	11.12	11.92	55	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
Liquid assets	20.80	28.10	31	21.46	27.16	35	22.50	29.03	34	17.93	19.32	45	9.28	16.28	15
Investment securities	21.13	21.67	51	17.88	18.78	50	21.04	21.63	51	14.49	16.07	47	12.07	16.41	30
Net loans and leases	69.36	59.31	76	70.22	60.99	79	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Net loans, leases and standby letters of credit	69.75	60.12	75	70.57	61.79	78	68.22	59.49	74	73.61	69.67	62	80.73	72.78	83
Core deposits	81.51	76.85	58	76.75	73.69	49	79.74	75.71	58	74.96	76.49	33	70.65	71.61	42
Noncore funding	8.39	9.46	62	11.90	11.95	63	9.58	10.30	60	13.01	10.29	64	16.91	14.61	63
Time deposits of \$250K or more	1.77	1.46	68	1.67	1.96	51	1.80	1.58	66	2.01	3.37	29	2.35	4.33	22
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0.69	1.11	52	0.95	1.22	57	0.99	1.23	61	0.98	0.62	72	1.10	0.77	70
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.69	0.44	63	0.95	0.60	65	0.99	0.54	70	0.98	0.59	74	1.10	0.75	70
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.81	1.03	59	1.69	1.11	68	0.81	1	58	1.76	1.06	77	2.49	2.75	58
Earning assets that reprice within 1 year	27.62	36.68	27	31.09	38.67	27	29.07	37.37	29	32.62	31.93	59	30.56	33.16	46
Interest-bearing liabilities that reprice within 1 year	7.36	6.16	77	8.04	7.73	67	7.91	6.39	77	8.91	14.04	42	10.42	18.54	31
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	20.26	29.01	31	23.05	29.49	34	21.16	29.65	29	23.71	17.03	63	20.14	13.71	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.81	-1.97	63	0.90	-0.51	56	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	-5.33	-6.65	48	-7.97	-6.88	44	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Short-term investment / Short-term noncore funding	258.56	265.83	64	258.54	246.74	66	259.90	273.46	59	215.71	230.45	61	111.69	78.10	73
Liquid assets - short-term noncore funding / Nonliquid assets	22.51	35.38	37	21.85	30.67	42	24.25	36.68	36	15.39	16.27	50	3.18	6.90	44
Net loans and leases / Total deposits	82.49	73.06	71	86.91	76.22	78	81.60	72.79	70	91.93	84.20	71	104.54	90.96	85
Net loans and leases / Core deposits	85.10	78.05	67	91.49	83.77	71	85.06	78.25	64	97.67	91.10	66	113.85	102.55	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.03	-3.53	95	0.06	0.62	36	0.05	0.12	50	0.05	0.88	26	0.14	0.36	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.21	-8.82	24	-1.05	1.31	10	-1.84	-0.25	14	1.99	3.63	30	1.14	1.28	51
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	1.02	20.27	23	1.76	12.84	43	1.08	14.28	35	2.38	5.36	65	3.93	7.25	62
Available-for-sale securities	98.95	77.97	79	98.24	85.49	62	98.89	83.77	70	97.62	93.39	42	96.07	91.33	42
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities)	6.46	3.73	74	5.52	4.35	71	4.01	4.12	65	6.52	8.39	55	11.44	8.16	67
Municipal securities	16.85	7.89	77	10.51	9.71	64	17.14	8.22	78	9.56	18.61	42	10.34	15.40	45
Mortgage-backed securities	64.66	65.55	45	64.85	66.67	44	66.75	66.54	49	56.52	54.48	52	27.02	57.07	15
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	12	3.16	87	19.12	3.05	94	12.07	3.08	87	27.39	4.34	96	44.58	3.73	97
Mutual funds and equity securities	0.03	0.30	34	0	0.36	14	0.03	0.29	37	0	0.44	22	6.62	0.49	96
Debt securities 1 year or less	10.93	8.63	68	14.24	9.29	78	11.15	7.78	72	20.43	13.69	78	22.88	13.55	76
Debt securities 1 to 5 years	15.44	18.50	51	17.62	16.09	60	12.72	18.25	46	24.59	20.49	63	49.92	23.43	85
Debt securities over 5 years	73.60	70.45	47	68.15	72.48	36	76.10	71.11	50	54.98	61.87	33	20.58	58.63	11
Pledged securities	30.07	29.79	55	30.84	33.48	47	32.11	32.26	51	39.93	44.55	48	34.58	43.76	40
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-24.96	-1.29	33	174.75	156.41	63	-3.84	27.98	31	75.97	136.94	45	97.60	32.84	83
Investment securities	28.62	28.40	60	71.80	31.91	85	66	31.36	83	31.83	16.36	74	-8.75	4.80	15
Core deposits	15.58	14.47	65	19.75	29.18	21	21.62	16.94	73	16.47	23.17	27	4.81	9.96	33
Noncore funding	-23.28	-10.65	31	-19.71	-25.09	61	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,559,199	2,068,505	1,928,839
Commit: Secured commercial real estate loans	608,947	534,787	587,887	475,204	577,840
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	348,001	335,555	311,825
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,585	36,797	43,767	38,878	26,327
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	2,800	2,500	2,600	4,750	36,000
Written options contracts (interest rate)	1,831	737	1,476	3,511	19,279
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	339,598	474,968	341,763	443,943	413,211
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				22.55	22.78	58	20.84	16.09	78	21.33	16.97	74		
Standby letters of credit	0.39	0.64	44	0.36	0.67	40	0.39	0.65	42	0.39	0.31	70	0.29	0.36
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.01	37	0	0.01
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0	49	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0	46	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0	47	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.02	46	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0	46	0	0.47
Derivative contracts	3.06	45.51	15	4.63	42.67	17	3.05	46.30	16	4.56	3.72	75	5.18	2.95
Interest rate contracts	3.06	33.09	16	4.63	30.32	19	3.05	32.46	17	4.56	3.62	75	5.18	2.87
Interest rate futures and forward contracts	0.02	4.02	32	0.02	4.59	32	0.02	3.25	29	0.05	0.20	79	0.40	0.08
Written options contracts (interest rate)	0.02	1.59	25	0.01	2	20	0.01	1.41	20	0.04	0.24	76	0.21	0.13
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	0.03	44	0	0.02
Interest rate swaps	3.02	19.54	21	4.59	20.33	26	3.01	20.49	22	4.47	2.58	78	4.57	2.19
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	0	47	0	0.47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	0	47	0	0.47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0	49	0	0.48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0	49	0	0.48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0	49	0	0.49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	0	48	0	0.48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0	49	0	0.49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0	49	0	0.48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0	49	0	0.48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0	49	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				33.16	44.98	45	27.52	24.20	65	26.79	24.81	59		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	344,229	478,205	345,839	452,204	468,490
Interest rate contracts	344,229	478,205	345,839	452,204	468,490
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,800	2,500	2,600	4,750	36,000
Written options	1,831	737	1,476	3,511	19,279
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,831	737	1,476	3,511	19,279
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	339,598	474,968	341,763	443,943	413,211
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	344,229	478,205	345,839	452,204	468,490
Interest rate contracts	344,229	478,205	345,839	452,204	468,490
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	339,598	474,968	341,763	443,943	413,211
One year or less	0	2,000	0	2,000	0
Over 1 year to 5 years	50,000	50,000	50,000	50,000	102,000
Over 5 years	289,598	422,968	291,763	391,943	311,211
Gross negative fair value (absolute value)	6,552	9,836	7,658	21,430	4,552
Gross positive fair value.....	7,806	9,567	7,170	12,012	9,938
Held for trading.....	0	0	0	0	0
Non-traded.....	7,806	9,567	7,170	12,012	9,938
Current credit exposure on risk-based capital derivative contracts	7,806	9,567	7,170	12,012	9,938
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.91	75	100	94.52	76	100	94.17	75	100	99.50	58	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	0.19	43	0	0.14	42
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	0	47	0	0.07	45
Futures and forwards	0.81	10.22	29	0.52	12.82	25	0.75	11.16	26	1.05	15.03	35	7.68	14.06	58
Written options	0.53	6.03	25	0.15	8.11	18	0.43	6.28	19	0.78	10.24	30	4.12	11.73	47
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0	50	0	0	48
Over-the-counter	0.53	5.74	25	0.15	7.80	18	0.43	5.96	19	0.78	10.24	30	4.12	10.84	47
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	2.13	33	0	2.45	35
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0	50	0	0	49
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.13	33	0	2.28	36
Swaps	98.65	74.58	83	99.32	69.64	87	98.82	74.26	87	98.17	71.83	77	88.20	64.61	58
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	16.03	34	0	15.01	35
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0	49	0	0	48
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	98.65	92.63	51	99.32	90.92	68	98.82	92.53	59	98.17	79.60	69	88.20	80.07	45
One year or less	0	27.97	4	0.42	26.80	8	0	27.56	3	0.44	15.52	35	0	15.20	15
Over 1 year to 5 years	14.53	26.35	28	10.46	28.69	22	14.46	27.01	27	11.06	19.75	39	21.77	22.92	54
Over 5 years	84.13	29.53	96	88.45	30.03	98	84.36	29.89	97	86.67	32.47	94	66.43	34.12	78
Gross negative fair value (absolute value)	1.90	1.21	83	2.06	1.21	78	2.21	0.98	91	4.74	2.84	83	0.97	1.30	43
Gross positive fair value	2.27	1.52	76	2	1.70	62	2.07	1.34	81	2.66	2.25	66	2.12	1.14	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	26	0.01	0.05	31	0.01	0.04	30	0.02	0.01	81	0	0	76
Gross positive fair value (X)	0.01	0.06	22	0.01	0.07	22	0.01	0.05	23	0.01	0.01	79	0.01	0	84
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.01	0.01	50	0.01	0.01	51	0.01	0.01	54	0.01	0	86	0.01	0	89
Current credit exposure (X)	0.01	0.04	33	0.01	0.05	28	0.01	0.04	29	0.01	0.02	63	0.01	0.01	68
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12	0.47	41	0.16	0.61	33	0.11	0.46	32	0.21	0.27	60	0.17	0.10	73

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	51,454	48,957	48,957	43,586	46,809
Gross losses	1,432	2,963	8,831	13,075	10,900
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	602	1,286	3,911	5,446	2,027
Net losses	830	1,677	4,920	7,629	8,873
Provision for loan and lease losses	2,008	3,000	7,417	13,000	5,650
Adjustments	0	0	0	0	0
Ending balance	52,632	50,280	51,454	48,957	43,586
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	0.04	74	0.12	-0.11	86	0.07	-0.09	88	0.14	0.38	11	0.06	0.12	38
Provision for loan and lease losses / Average loans and leases	0.10	0.06	68	0.16	-0.20	85	0.10	-0.16	86	0.17	0.53	8	0.08	0.16	31
Provision for loan and lease losses / Net loan and lease losses	241.93	49.50	78	178.89	-168.35	84	150.75	-105.48	80	170.40	672.96	18	63.68	142.73	23
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67	1.20	12	0.69	1.49	7	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.67	1.17	14	0.69	1.47	7	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Allowance for loan and lease losses / Net loans and leases losses (X)	15.85	38.27	52	7.50	18.09	38	10.46	21.39	47	6.42	25.33	22	4.91	17.18	32
Allowance for loan and lease losses / Nonaccrual assets	100.55	355.27	8	63.54	291.29	5	78.62	364.13	6	64.81	336.78	2	146.05	315.75	34
ALLL / 90+ days past due + nonaccrual loans and leases	99.78	284.19	14	63.32	246.27	9	78.20	287.08	10	64.64	293.46	3	141.66	283.41	38
Gross loan and lease losses / Average loans and leases	0.07	0.17	41	0.16	0.24	44	0.11	0.19	41	0.17	0.16	66	0.15	0.16	55
Recoveries / Average loans and leases	0.03	0.07	27	0.07	0.08	54	0.05	0.08	38	0.07	0.04	77	0.03	0.05	46
Net losses / Average loans and leases	0.04	0.09	48	0.09	0.16	41	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	6.82	10.98	32	9.84	7.39	71	29.91	34.67	52	49.96	42.12	70	39.37	41.80	56
Earnings coverage of net loan and lease losses (X)	20	38.54	53	9.10	25.70	35	13.95	39.72	35	12.26	33.55	34	11	22.46	35
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	48	0.03	0.03	66	0.01	0.02	61	0.03	0.04	57	0.03	0.02	66
Real estate loans secured by 1–4 family	-0.01	-0.02	54	0.04	-0.01	85	0.02	-0.02	90	0.03	0.01	70	0.02	0.02	63
Revolving	0.01	-0.08	88	-0.01	-0.03	45	0.04	-0.07	87	0.14	0	94	0.07	0.02	80
Closed-end	-0.01	-0.02	49	0.04	-0.01	90	0.02	-0.01	89	0.02	0.01	70	0.02	0.02	62
Commercial real estate loans	0	0	35	-0.01	0.05	15	-0.01	0.04	12	0.03	0.05	60	0.05	0.02	79
Construction and land development	0	-0.02	45	-0.01	0	29	-0.02	0	26	0	0	29	0	-0.02	33
1–4 family	0	0	58	0	0	58	-0.01	0	11	0	0	10	0	0	54
Other	0	-0.01	41	-0.01	0	25	0	0	35	0	-0.01	33	0	-0.02	32
Multifamily	-0.01	0	8	-0.01	0	6	-0.04	0.01	3	-0.01	0	8	-0.03	0	10
Nonfarm nonresidential	0	0.01	40	-0.01	0.07	12	0	0.05	17	0.07	0.07	68	0.10	0.03	82
Owner-occupied	0	0	64	0	0.01	16	0	0.01	25	0	0.01	14	0.06	0.01	89
Other	0	0	26	-0.01	0.06	11	0	0.04	20	0.08	0.04	76	0.04	0.01	79
Real estate loans secured by farmland	0	0	57	0	0	0	0	0	54	0	0.01	0	0	0.01	0
Commercial and industrial loans	-0.01	0.11	29	-0.20	0.20	3	-0.07	0.17	7	-0.10	0.20	2	0.42	0.27	70
Loans to individuals	1.42	0.70	85	2.67	1.06	88	1.74	0.71	88	2.48	0.66	92	1.50	0.74	85
Credit card loans	3.20	1.88	84	3.01	2.41	63	2.15	1.84	66	4.07	1.71	88	3.71	1.89	80
Agricultural loans	0	0	54	0	0.02	0	0	0.02	48	0	0.01	0	0	0.02	0
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.03	0.16	54	0	0.09	37	0.04	0.10	57	0	0.44	29	-0.09	0.14	3

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		18,191		46,171		27,415		47,111		28,843					
90+ days past due loans and leases		403		276		354		196		924					
Nonaccrual loans and leases.....		52,344		79,130		65,443		75,545		29,843					
Total past due and nonaccrual loans and leases.....		70,938		125,577		93,212		122,852		59,610					
Restructured 30–89 days past due		305		2,155		1,163		1,441		658					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		15,817		16,855		16,099		9,198		11,909					
Total restructured loans and leases		16,122		19,010		17,262		10,639		12,567					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		32,956		31,332		32,579		19,571		18,859					
Other real estate owned.....		115		696		397		823		1,079					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.23	0.32	42	0.63	0.33	85	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due loans and leases	0.01	0.10	35	0	0.11	29	0	0.10	27	0	0.04	45	0.01	0.03	56
Nonaccrual loans and leases.....	0.67	0.44	82	1.08	0.65	86	0.84	0.46	87	1.03	0.60	81	0.41	0.48	46
90+ days past due and nonaccrual loans and leases.....	0.67	0.59	66	1.09	0.82	76	0.85	0.62	77	1.04	0.67	76	0.42	0.54	38
30–89 days past due restructured.....	0	0.01	57	0.03	0.01	86	0.02	0.01	78	0.02	0	89	0.01	0	76
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured.....	0.20	0.10	78	0.23	0.13	82	0.21	0.10	80	0.13	0.09	69	0.16	0.07	82
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.23	0.32	42	0.63	0.33	85	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due assets	0.01	0.10	33	0	0.11	28	0	0.10	25	0	0.04	45	0.01	0.03	56
Nonaccrual assets	0.67	0.45	82	1.08	0.66	85	0.84	0.47	87	1.03	0.60	81	0.41	0.48	44
30+ days past due and nonaccrual assets	0.90	0.94	57	1.72	1.18	79	1.20	0.97	71	1.68	0.95	88	0.81	0.87	55
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.35	76	0.77	0.50	81	0.58	0.36	81	0.76	0.47	79	0.34	0.39	46
90+ days past due and nonaccrual assets + other real estate owned	0.47	0.36	74	0.77	0.53	81	0.58	0.37	80	0.77	0.52	75	0.35	0.45	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.76	0.41	88	1.10	0.58	88	0.88	0.41	90	0.98	0.63	75	0.56	0.56	54
Allowance for loan and lease losses	162.87	62.77	93	225.36	69.27	96	193.54	62.64	92	198.91	72.10	95	115.72	92.08	67
Equity capital + allowance for loan and lease losses	7.56	3.67	91	9.61	5.03	88	8.23	3.60	90	8.29	5.64	75	4.50	4.77	54
Tier 1 capital + allowance for loan and lease losses.....	7	4.23	82	9.39	5.96	82	8.22	4.30	89	8.15	6.21	71	4.48	5.30	48
Loans and leases + other real estate owned	1.09	0.69	81	1.55	0.97	85	1.28	0.71	87	1.33	0.92	72	0.69	0.78	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.26	42	0.54	0.31	81	0.33	0.26	67	0.58	0.25	87	0.32	0.28	65
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	15	0	0.04	25	0	0.03	24
	Nonaccrual.....		0.58	0.51	67	0.76	0.76	61	0.61	0.52	68	0.68	0.63	61	0.40	0.45	45
Commercial and industrial	30–89 days past due		0.67	0.26	89	0.99	0.22	95	0.29	0.24	68	0.35	0.15	83	0.77	0.22	91
	90+ days past due		0.02	0.03	66	0.01	0.02	53	0.02	0.04	57	0	0.02	66	0.04	0.02	84
	Nonaccrual.....		1.82	0.53	93	3.37	0.69	97	3.72	0.57	97	3.67	0.61	97	0.57	0.74	54
Individuals	30–89 days past due		0.67	0.67	57	1.39	0.53	89	1.04	0.63	76	3.15	0.52	96	1.13	0.60	83
	90+ days past due		0.10	0.08	72	0.09	0.11	64	0.09	0.09	67	0.06	0.02	83	0.22	0.02	93
	Nonaccrual.....		0.10	0.16	51	0.25	0.22	61	0.11	0.17	54	0.37	0.14	82	0.28	0.12	80
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	31		0.17		0	0.07	30		0.07			0.10	
	90+ days past due		0	0	42		0		0	0	42		0			0	
	Nonaccrual.....		0	0.71	26		0.44		0	0.70	27		0.57			0.80	
Foreign governments	30–89 days past due			0			0.03			0.50							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.23			0.04			0.15							
Other loans and leases	30–89 days past due		0	0.13	17	0	0.13	16	0	0.12	16	0.18	0.67	63	0.02	0.28	55
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....		0	0.08	22	0.01	0.15	48	0	0.09	21	0.03	0.10	75	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		0.16	0.44	24	0.37	0.47	50	0.26	0.46	32	0.45	0.46	58	0.20	0.53	23
1–4 family	30–89 days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.06	28	0	0.05	28
	90+ days past due	0.61	0.68	54	0.69	0.88	47	0.66	0.71	55	0.59	0.67	51	0.39	0.55	36
Revolving	30–89 days past due	0.40	0.27	68	1.60	0.31	95	0.37	0.28	68	1.01	0.25	91	0.73	0.36	80
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.95	1.02	68	0.61	1.31	43	0.92	1.18	68	0.50	0.46	62	0.45	0.34	64
Closed-end	30–89 days past due	0.15	0.46	21	0.29	0.48	35	0.25	0.49	33	0.41	0.48	54	0.16	0.56	19
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.58	0.66	55	0.70	0.85	50	0.64	0.67	56	0.60	0.69	50	0.39	0.57	35
Junior lien	30–89 days past due	0.01	0.01	62	0.02	0.01	69	0.01	0.01	67	0.03	0.01	80	0.02	0.02	65
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	44	0	0	41
	Nonaccrual	0.03	0.03	64	0.03	0.05	41	0.03	0.03	60	0.02	0.03	58	0.03	0.03	58
Commercial real estate	30–89 days past due	0.20	0.16	70	1.10	0.22	95	0.55	0.15	91	0.98	0.14	95	0.85	0.15	97
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	35	0	0.02	34
	Nonaccrual	0.49	0.37	71	0.99	0.62	77	0.47	0.38	66	0.96	0.57	78	0.41	0.34	65
Construction and development	30–89 days past due	0.30	0.19	73	2.29	0.22	97	1.02	0.17	89	2.35	0.16	97	1.61	0.20	93
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0.86	0.17	90	0.88	0.50	80	0.89	0.20	88	0.55	0.21	80	0.36	0.18	77
1–4 family	30–89 days past due	0.05	0.03	79	0	0.03	30	0.05	0.02	79	0.17	0.03	88	0.01	0.05	68
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.02	32	0.15	0.02	92	0	0.01	32	0.02	0.01	84	0.26	0.01	93
Other	30–89 days past due	0.26	0.14	79	2.29	0.16	97	0.96	0.13	90	2.18	0.09	97	1.60	0.12	94
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	44	0	0	44
	Nonaccrual	0.86	0.14	92	0.73	0.43	79	0.89	0.16	88	0.53	0.16	84	0.10	0.14	69
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0.02	0.07	59	0.10	0.03	88	0.02	0.03	79
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	47	0	0	46
	Nonaccrual	0.08	0.12	71	0.09	0.13	63	0.25	0.17	76	0.09	0.10	77	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.20	0.13	74	0.52	0.20	86	0.40	0.13	86	0.16	0.14	68	0.58	0.13	91
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0.38	0.45	52	1.38	0.78	81	0.26	0.45	44	1.57	0.73	85	0.50	0.36	66
Owner Occupied	30–89 days past due	0.20	0.04	96	0	0.06	10	0.35	0.04	97	0.13	0.05	79	0.01	0.06	29
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.29	0.17	77	1.20	0.32	95	0.17	0.17	54	1.38	0.27	94	0.34	0.19	73
Other	30–89 days past due	0	0.08	12	0.52	0.12	91	0.05	0.08	68	0.04	0.06	68	0.57	0.05	95
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0.09	0.24	39	0.19	0.40	39	0.08	0.23	38	0.19	0.33	54	0.16	0.14	66
Farmland	30–89 days past due	0	0.17	31	0	0.13	0	0.10	31	0	0.08	0	0	0.21		
	90+ days past due	0	0	45	0	0.01	0	0	45	0	0	0	0	0.01		
	Nonaccrual	0	0.67	21	0	1.14	0	0.69	23	0	1.19	0	0	1.06		
Credit card	30–89 days past due	1.25	0.87	75	1.07	0.75	78	1.71	0.81	93	1.56	1.02	74	1.69	0.87	82
	90+ days past due	0.30	0.45	42	0.34	0.56	41	0.37	0.45	44	0.27	0.22	66	0.92	0.18	88
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,189,687	1,138,832	1,189,687	1,139,245	1,079,136										
Retained earnings	17,046	18,537	5,501	8,600	6,257										
Accumulated other comprehensive income (AOCI)	-125,862	-28,130	-36,955	-22,283	-9,185										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,080,871	1,129,239	1,158,233	1,125,562	1,076,208										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	34,892	1,527	35,065	1,604	2,060										
Accumulated other comprehensive income-related adjustments	-125,862	-28,130	-36,955	-22,283	-9,185										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,171,841	1,155,842	1,160,123	1,146,241	1,083,333										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,171,841	1,155,842	1,160,123	1,146,241	1,083,333										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,171,841	1,155,842	1,160,123	1,146,241	1,083,333										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	53,693	51,358	52,515	50,035	44,673										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	53,693	51,358	52,515	50,035	44,673										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	53,693	51,358	52,515	50,035	44,673										
Exited advanced approach tier 2 capital															
Total capital	1,225,534	1,207,200	1,212,638	1,196,276	1,128,006										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,305,635	10,078,921	11,364,365	9,852,081	9,032,236										
Less: Deductions from common equity tier 1 capital	34,892	1,527	35,064	1,604	2,060										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,270,743	10,077,394	11,329,301	9,850,477	9,030,176										
Total risk-weighted assets	6,684,067	5,814,162	6,663,161	5,765,674	5,804,948										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	17.53	12.18	91	19.88	12.54	97	17.41	12.37	90	19.88	10.91	96	18.66	12.50	91
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	17.53	12.88	91	19.88	13.31	95	17.41	13.11	90	19.88	11.60	95	18.66	13.19	90
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	18.34	14.72	89	20.76	15.37	94	18.20	14.91	88	20.75	13.45	94	19.43	14.63	90
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	10.40	9.06	82	11.47	9.15	91	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		283			523			1,668			1,748			1,284		-45.89	
Other insurance activities income		283			523			1,668			1,748			1,284		-45.89	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		26,168			512			26,070			481			423		5010.94	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0.35	0.38	71	0.72	0.38	78	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income	37.50			33.33			32.99			100			100					
Other premium income / Total premium income	62.50			66.67			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49											
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.14	12.22	14	0.04	11	7	2.15	12	13	0.04	11.01	12	0.04	11.53	11			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.05			0	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20							
Commercial and industrial loans		1.62			1.94			0.79						2.35	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			5,672.05			-47.91	
Total selected assets.....		17.19			-2.56			9.48			6.04			-25.04	
Deposits		-5.48			2.95			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.45	0.14	0.45	0.15	0.24	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		2	0	8	1	8		
Dividends		0	0	0	0	0		
Interest		2	0	8	1	8		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		2	0	8	1	8		
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		2	0	8	1	8		
Operating Expenses								
Personnel expenses		34	8	6,819	33	28	325.00	
Interest expense		0	0	0	0	0		
Other expenses		805	5	1,673	488	41	16000.00	
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		839	13	8,492	521	69	6353.85	
Income (loss) before taxes		-837	-13	-8,484	-520	-61		
Applicable income taxes (credit)		-176	-3	-266	-107	-14		
Extraordinary items								
Income before undistributed income of subsidiaries		-661	-10	-8,218	-413	-47		
Equity in undistributed income of subsidiaries		12,206	9,533	55,561	62,865	70,758	28.04	
Bank subsidiaries		12,206	9,533	55,561	62,865	70,758	28.04	
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		11,545	9,523	47,343	62,452	70,711	21.23	
Memoranda								
Bank net income		12,206	9,533	55,561	62,865	70,758	28.04	
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,068,887	98.89	1,128,728	99.95	1,145,588	98.91	1,125,041	1,075,274	-5.30	
Common and preferred stock		1,068,887	98.89	1,128,728	99.95	1,145,588	98.91	1,125,041	1,075,274	-5.30	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		11,092	1.03	141	0.01	11,928	1.03	154	643	7766.67	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		913	0.08	370	0.03	737	0.06	367	291	146.76	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,080,892	100.00	1,129,239	100.00	1,158,253	100.00	1,125,562	1,076,208	-4.28	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		21	0	0	0	20	0	0	0	0	
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		21	0	0	0	20	0	0	0	0	
Equity Capital		1,080,871	100	1,129,239	100	1,158,233	100	1,125,562	1,076,208	-4.28	
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		10	0	0	0	10	0	0	0	0	
Common surplus		1,189,677	110.06	1,138,832	100.85	1,189,677	102.71	1,139,245	1,079,136	4.46	
Retained earnings		17,046	1.58	18,537	1.64	5,501	0.47	8,600	6,257	-8.04	
Accumulated other comprehensive income		-125,862	-11.64	-28,130	-2.49	-36,955	-3.19	-22,283	-9,185		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,080,892	100.00	1,129,239	100.00	1,158,253	100.00	1,125,562	1,076,208	-4.28	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	3.95	9.94	8	3.31	12.54	2	4.12	11.94	3	5.65	9.11	15	6.81	10.58	13
Bank net income / Average equity investment in banks	4.41	10.44	8	3.38	12.55	3	4.91	11.80	3	5.74	9.38	16	6.85	10.85	12
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.69			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			8.82			15.16	
Bank net income / Parent net income	105.73	97.54	70	100.11	95.97	39	117.36	96.79	98	100.66	104.93	25	100.07	103.77	24
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	0	16.87	4	0	17.74	2	0	16.81	5	0	11.62	1	0	9.66	2
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	9.67	14	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	98.89	103.47	28	99.95	102.85	33	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Total investment in subs / Equity capital	98.89	108.45	20	99.95	108.21	26	98.91	108.40	18	99.95	104.82	32	99.91	104.48	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.26	0.38	18	-0.01	0.22	33	-0.27	0.29	14	-0.01	0.49	34	-0.01	0.44	31
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.45			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.22	129.62	15	23.08	111.20	13	3.23	152.85	3	20.73	121.76	6	31.88	153.39	10
Cash from ops + noncash items + op expense / Op expense + dividend	0.36	125.04	13	0	98.58	14	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0.36	98.29	15	0	85.35	18	238.65	98.54	96	6.14	140.42	6	-1,866.67	105.99	0
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,435.81			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends		145.40			117.86			174.12			137			196.13	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	2.19	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0			0	
Nonaccrual		0.75			1.22			0.92			0			8.16	
Total		1			1.27			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			79.13				65.39	
Dividends declared / Net income	0	33.46	4	0	23.13	6	0	28.27	3	0	29.39	7	0	25.65	7	
Net income – dividends / Average equity.....	3.95	6.76	21	3.31	9.52	4	4.12	8.62	9	5.65	6.36	39	6.81	7.61	38	
Percent of Dividends Paid																
Dividends from bank subsidiaries		124.34			101.14			155.92			130.75				160.93	
Dividends from nonbank subsidiaries		1.65			3.28			4.90			3.01				2.59	
Dividends from subsidiary holding companies.....		3.24			4.75			5.91			0				0	
Dividends from all subsidiaries		153.16			128.99			203.53			158.62				209.89	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	0	43.52	7	0	45.88	8	
Interest income from bank subsidiaries.....	0.02	0.15	61	0	0.12	24	0.01	0.11	60	0	0.05	67	0.01	0.09	70	
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	0.57	43	0	0.47	43	
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries.....	0.02	49.34	16	0	33.49	8	0.01	51.33	6	0	51.02	8	0.01	48.40	10	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		31.46			47.24			62.63			99.52				76.61	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			0.07				0.91	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.02				0.02	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.11				0.01	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			105.70				83.73	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			29.39				65.48	
Interest income from subsidiary holding companies		11.88			6.44			5.26			0				0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0				0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0				0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			29.39				65.48	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	60.28	15		58.57		0	74.16	7	0	76.69	8	0	77.61	8	
Interest income from bank subsidiaries.....	100	1.04	98		0.72		100	0.23	99	100	0.11	98	100	0.23	98	
Management and service fees from bank subsidiaries	0	1.48	38		4.11		0	1.44	37	0	0.96	43	0	0.75	43	
Other income from bank subsidiaries.....	0	0.01	46		0.02		0	0.02	46	0	0.01	46	0	0.01	46	
Operating income from bank subsidiaries	100	73.91	86		71.70		100	83.13	92	100	84.80	86	100	94.06	87	
Dividends from nonbank subsidiaries	0	4.30	30		5.32		0	3.07	21	0	1.76	28	0	1.13	29	
Interest income from nonbank subsidiaries.....	0	0.21	40		0.82		0	0.18	36	0	0	46	0	0	45	
Management and service fees from nonbank subsidiaries	0	0.01	43		0.05		0	0.01	42	0	0	48	0	0	48	
Other income from nonbank subsidiaries.....	0	0	48		0.01		0	0.01	45	0	0	47	0	0	47	
Operating income from nonbank subsidiaries	0	6.88	25		10.59		0	4.67	14	0	2.06	24	0	1.56	25	
Dividends from subsidiary holding companies.....	0	1.52	46		1.03		0	2.10	45	0	0	48	0	0	47	
Interest income from subsidiary holding companies	0	0.01	46		0.13		0	0.01	45	0	0	50	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	49		0		0	0	48	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50		0		0	0	50	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.73	44		2.35		0	3.91	43	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			400.31				1,178.56	
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			59.71				70.71	